

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Southern District Of Ohio

Case number (if known): \_\_\_\_\_

Chapter you are filing under:

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

Check if this is an amended filing

Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Deanna

First name

L.

Middle name

Whetzel

Last name

Suffix (Sr., Jr., II, III)

**About Debtor 2 (Spouse Only in a Joint Case):**

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

Deanna

First name

L.

Middle name

Hines

Last name

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx - xx - 6 7 0 8

OR

**9** xx - xx - \_\_\_\_\_

xxx - xx - \_\_\_\_\_

OR

**9** xx - xx - \_\_\_\_\_

Deanna L. Whetzel  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

<b>About Debtor 1:</b>		<b>About Debtor 2 (Spouse Only in a Joint Case):</b>	
<b>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</b> <small>Include trade names and doing business as names</small>		<input checked="" type="checkbox"/> I have not used any business names or EINs.  <small>Business name</small>  <small>Business name</small>  <small>EIN</small>  <small>EIN</small>	
<b>5. Where you live</b>		<b>If Debtor 2 lives at a different address:</b>	
<small>19459 Dog Leg Rd</small> <small>Number Street</small>		<small>Number Street</small>  <small>City State ZIP Code</small> <small>County</small>	
<small>Marysville OH 43040</small> <small>City State ZIP Code</small> <small>UNION County</small>		<small>City State ZIP Code</small> <small>County</small>	
<small>If your mailing address is different from the one above, fill it in here.</small> Note that the court will send any notices to you at this mailing address.		<small>If Debtor 2's mailing address is different from yours, fill it in here.</small> Note that the court will send any notices to this mailing address.	
<small>Number Street</small> <small>P.O. Box</small> <small>City State ZIP Code</small>		<small>Number Street</small> <small>P.O. Box</small> <small>City State ZIP Code</small>	
<b>6. Why you are choosing this district to file for bankruptcy</b>		<b>Check one:</b>	
<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		<input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
<input type="checkbox"/> I have another reason. Explain. <small>(See 28 U.S.C. § 1408.)</small>		<input type="checkbox"/> I have another reason. Explain. <small>(See 28 U.S.C. § 1408.)</small>	
<small>_____  <small>_____  <small>_____</small></small> </small>		<small>_____  <small>_____  <small>_____</small></small> </small>	

Deanna L. Whetzel  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

**8. How you will pay the fee**

**I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

**I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

**I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

No

Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No

Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

**11. Do you rent your residence?**

No. Go to line 12.  
 Yes. Has your landlord obtained an eviction judgment against you?  
 No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Deanna L. Whetzel  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

No. Go to Part 4.

Yes. Name and location of business

Name of business, if any

Number Street

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No

Yes. What is the hazard? \_\_\_\_\_

\_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

\_\_\_\_\_

Where is the property?

Number Street

\_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

Debtor 1

Deanna L. Whetzel

First Name Middle Name

Last Name

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Deanna L. Whetzel  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

**16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.  
 Yes. Go to line 17.

**16b. Are your debts primarily business debts?** Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.  
 Yes. Go to line 17.

**16c. State the type of debts you owe that are not consumer debts or business debts.**

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**17. Are you filing under Chapter 7?**

No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

No  
 Yes

**18. How many creditors do you estimate that you owe?**

<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000
<input type="checkbox"/> 50-99	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 50,001-100,000
<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000
<input type="checkbox"/> 200-999		

**19. How much do you estimate your assets to be worth?**

<input checked="" type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

**20. How much do you estimate your liabilities to be?**

<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input checked="" type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** /s/

Signature of Debtor 1

**X**

Signature of Debtor 2

Executed on 08/08/2019

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 Deanna L. Whetzel  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/s/ Kingston E. Malley, Jr. \_\_\_\_\_ Date 08/08/2019  
Signature of Attorney for Debtor MM / DD / YYYY

Kingston E. Malley, Jr. \_\_\_\_\_  
Printed name

Kingston E. Malley, Jr. \_\_\_\_\_  
Firm name

885 High Street, Suite 106 \_\_\_\_\_  
Number Street

Worthington \_\_\_\_\_ OH 43085 \_\_\_\_\_  
City State ZIP Code

Contact phone (614) 431-1763 \_\_\_\_\_ Email address kmalley@kingstonlaw.attorney

0002836 \_\_\_\_\_ OH \_\_\_\_\_  
Bar number State

Acceptance Solutions Group  
750 N Orleans  
Chicago, IL 60654

AD Astra Recovery Services  
7330 W. 33rd St N.  
Wichita, KS 67205

Advance America  
1910 Hard Rd  
Columbus, OH 43235

American HomePatient  
5200 Maryland Way, Ste 400  
Brentwood, TN 37027

Amy Clum Holbrook  
323 W. Lakeside Ave, Ste 200  
Cleveland, OH 44113

Arcadia Recovery Buearu  
PO Box 16414  
Columbus, OH 43216

CBCS  
PO Box 163279  
Columbus, OH 43216-3279

CBCS  
PO Box 163279  
Columbus, OH 43216

Charles Hines  
19459 Dog Leg Rd  
Marysville, OH 43040

Charter Communications  
12405 Powerscourt Dr  
St. Louis, MO 63131

Chase Bank  
Mail Code OH1-1272  
340 S. Cleveland Ave, Bldg 370  
Westerville, OH 43081

Check 'n Go  
c/o REC Acquisitions LLC  
1349 Empire Central Dr Ste 150  
Dallas, TX 75247

Checksmart  
7001 Post Road  
Dublin, OH 43016

Choice Recovery Inc.  
1550 Old Henderson Rd Ste S  
Columbus, OH 43220

City of Columbus, Ohio  
Parking Violations Bureau  
2700 Impound Lot Rd  
Columbus, OH 43207

Client Services Inc.  
3451 Harry S Truman Blvd  
Saint Charles, MO 63301-4047

Coastal Credit, LLC  
10333 N Meridian St, Ste 400  
Indianapolis, IN 46290

Columbus Arthritis Center  
1211 Dublin Rd  
Columbus, OH 43215

Consumer Cellular  
7204 SW Durham Rd #300  
Portland, OR 97224

Coughlin Marysville  
15777 Watkins Rd  
Marysville, OH 43040

Credit One Bank  
PO Box 98872  
Las Vegas, NV 89193-3242

Crescent Bank and Trust  
PO Box 2460  
Chesapeake, VA 23327

Damascus Family Medicine  
c/o Carlile Patchen & Murphy LLP  
366 E. Broad St  
Columbus, OH 43215

DeVry University  
Student Account Center  
1200 East Diehl Rd  
Naperville, IN 60563

Encore Receivable Management  
400 N Rogers Rd  
PO Box 3330  
Olathe, KS 66063-3330

Enhanced Recovery Company  
PO Box 57547  
Jacksonville, FL 32241

Enhanced Recovery Company  
8014 Bayberry Rd  
Jacksonville, FL 32256

Honda Federal Credit Union  
17655 Echo Drive  
Marysville, OH 43040

HP Sears  
2000 18th Street  
Bakersfield, CA 93301

Independence University  
4021 South 700 East Ste 400  
Salt Lake City, UT 84107

Keybridge Medical Revenue Care  
PO Box 1568  
Lima, OH 45802-1568

KeyBridge Medical Revenue Care  
2348 Baton Rouge  
Lima, OH 45802-1568

MaternOhio Clinical Associates  
PO Box 712353  
Cincinnati, OH 45271-2353

Meade & Associates Inc.  
737 Enterprise Dr  
Lewis Center, OH 43035-9436

Memorial Hospital  
500 London Ave  
Marysville, OH 43040

Monarch Recovery Management  
3260 Tillman Dr Ste 75  
Bensalem, PA 19020

National Recovery Systems, Ltd  
501 Shelley Dr Ste 300  
Tyler, TX 75701

Nationwide Children's  
700 Children's Drive  
Columbus, OH 43205-2664

OhioHealth Grant Riverside Labs  
PO Box 183221  
Columbus, OH 43218-3221

OSU Wexner Medical Center  
Patient Financial Services  
660 Ackerman Rd  
Columbus, OH 43218-3102

Portfolio Recovery  
120 Corporate Blvd Ste 100  
Norfolk, VA 23502

Premiere Bank Card  
c/o The A.D.R. Group  
414 W. Grand Blvd. #424  
Corona, CA 92878

Professional Credit Service  
400 International Way  
Springfield, OR 97477

Progressive Leasing  
256 W. Data Drive  
Draper, UT 84020

Real Time Resolutions, Inc.  
PO Box 567749  
Dallas, TX 75356-7749

SAC Finance/Superior Auto Inc  
6642 Saint Joe Rd  
Fort Wayne, IN 46835

Speedy Cash  
3527 N Ridge Rd  
Wichita, KS 67205

Sprint  
6200 Sprint Pkwy  
Overland Park, KS 66251

Sync/Care Credit  
c/o PO Box 965036  
Orlando, FL 32896-5036

Synchrony Bank/SYCC  
Care Care/Tire Discounters  
PO Box 965068  
Orlando, FL 32896

The Retina Group Inc.  
262 Neil Avenue, Suite 220  
Columbus, OH 43215-7310

Title Max  
15 Bull St Ste 200  
Savannah, GA 31401-2686

UNITED STATES BANKRUPTCY COURT  
Southern District of Ohio

In re: Deanna L. Whetzel Case No. \_\_\_\_\_  
Debtors Chapter 7 \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: August 8, 2019 Signed: /s/ \_\_\_\_\_

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_

**/s//s/ Kingston E. Malley, Jr.  
Kingston E. Malley, Jr.  
Attorney for Debtor(s)  
Bar no.: 0002836  
885 High Street, Suite 106  
Worthington, Ohio 43085  
Telephone No: (614) 431-1763  
Fax No: (614) 785-9490**

**E-mail address:  
kmalley@kingstonlaw.attorney**

**LBR Form 1015-2**

Case No.\_\_\_\_\_

**STATEMENT OF RELATED CASES  
INFORMATION REQUIRED BY LOCAL RULE 1015-2  
UNITED STATES BANKRUPTCY COURT, SOUTHERN DISTRICT OF OHIO**

Check the appropriate box(es) with respect to each of the following items and state the required information in the space below.

If any previous bankruptcy case of any kind was filed in any court within the last eight (8) years by or against this debtor or any entity related to the debtor as described below, or if the debtor or any entity related to the debtor as described below has a pending bankruptcy case in any bankruptcy court regardless of when such case was filed, then set forth 1) the name of the debtor, 2) the case number, 3) the date filed, 4) the chapter filed under, 5) the district and division where the case is or was pending, 6) whether the case is open or closed, 7) if the case remains open, whether the case is dismissed, 8) whether a discharge was granted, denied, or revoked, 9) any real estate in the case, 10) the judge assigned to the case, and 11) if the prior case was a case under chapter 13 which was confirmed, paid out and discharged, and the current case is a chapter 7 case, the percentage paid to unsecured creditors in the chapter 13 case.

**None**

- This debtor (identical individual, including DBAs, FDBAs)
- This debtor (identical business entity)
- Spouse of this debtor
- Former spouse of this debtor
- Affiliates(s) of this debtor (see § 101(2) of the Code)
- Entity with which this debtor has substantial identity of financial interests or assets
- Corporation/LLC if this debtor is or was a major shareholder/member of the corporation/LLC
- Major shareholder of this debtor (if this debtor is a corporation)
- Partnership, if this debtor is or was a general partner in the partnership
- General partner of this debtor (if this debtor is a partnership)
- General partner of this debtor (if this debtor is or was another general partner therewith)

Debtor Name	Case Number	Date Filed	Chapter	Judge Name

District/ Division	Open/Closed	Dismissed (Y/N)	Discharge (Granted/ Denied/Revoked)	Real Estate (Y/N)	Percentage Paid (if applicable)

**I declare, under penalty of perjury, that the foregoing is true and correct.**

Dated: August 8, 2019

/s/  
Debtor

Joint Debtor

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

Southern District Of Ohio

Case number (*If known*):

**Official Form 121**

**Statement About Your Social Security Numbers**

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You**

For Debtor 1:

**1. Your name**

Deanna

First name

L.

Middle name

Whetzel

Last name

For Debtor 2 (Only If Spouse Is Filing):

First name

Middle name

Last name

**Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers**

**2. All Social Security  
Numbers you have  
used**

2 8 1 - 7 4 - 6 7 0 8

— — — — — — — —

You do not have a Social Security number.

— — — — — — — —

— — — — — — — —

You do not have a Social Security number.

**3. All federal Individual  
Taxpayer  
Identification  
Numbers (ITIN) you  
have used**

9 — — — — — — —

9 — — — — — — —

You do not have an ITIN.

9 — — — — — — —

9 — — — — — — —

You do not have an ITIN.

**Part 3: Sign Below**

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

/s/

Signature of Debtor 1

Date 08/08/2019  
MM / DD / YYYY

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

## **Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)**

### **This notice is for you if:**

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

### **Chapter 7: Liquidation**

\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

### **The types of bankruptcy that are available to individuals**

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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\$1,167	filing fee
+ \$550	administrative fee
\$1,717 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+	\$75 administrative fee
	\$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+	\$75 administrative fee
	\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.